

## ABSTRACT

A smart card capable of performing more than one function, said smart card comprising a first memory means comprising a first set of data to access a bank account, a second set of data to access a credit card account, a third set of data representing the identification of a holder of the smart card, and a fourth set of data to access telephone communication services. The smart card further comprises a microprocessor, said microprocessor being in electrical communication with a second memory means, and a location tracking means for determining a location of the smart card.